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Form 410

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Bankruptcy Case No.: 16-22349-CMB

Diana M Onifer Michael S Onifer Debtor(s)

Chapter: 13 Docket No.: 112 – 111

Concil. Conf.: January 24, 2019 at 10:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **December 3, 2018,** Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a Notice of Proposed Modification to Confirmed Plan and an Amended Plan to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the Amended Plan pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **December 17, 2018,** if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 24, 2019** at **10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: October 17, 2018 Carlota M. Bohm

cm: All Creditors and Parties In Interest

United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee P.O. Box 84051 Chicago, IL 60689–4002

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United States Bankruptcy Court Western District of Pennsylvania

In re:
Diana M Onifer
Michael S Onifer
Debtors

Case No. 16-22349-CMB Chapter 13

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018. db/jdb +Diana M Onifer, Michael S Onifer, 112 West Fourth Avenue, Latrobe, PA 15650-1006 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., cr Pittsburgh, PA 15233-1828 cr Shellpoint Mortgage Servicing, Attn: Edwin Hugh Russell, II, PO Box 10826 Greenville, SC 29603-0826 +Wilmington Savings Fund Society, FSB, doing busine, c/o ShellPoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826 14673126 Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408 KML Law Group, PC 701 Market St., Suite 5000, Philadelphia, PA 19106 Suntrust Bank, Claims Filing Unit, PO Box 8973, Madison, WI 53708-89' 14251237 Madison, WI 53708-8973 14303529 CLAIMS FILING UNIT, PO BOX 8973, US DEPT OF EDUCATION. MADISON WI 53708-8973 14312414 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 14251236 E-mail/Text: mrdiscen@discover.com Oct 18 2018 02:33:15 Discover Financial Services, PO Box 15316, Wilmington, DE 19850 E-mail/Text: mrdiscen@discover.com Oct 18 2018 02:33:15 14255057 Discover Bank, PO Box 3025, New Albany, OH 43054-3025 Discover Products Inc, +E-mail/Text: bankruptcydpt@mcmcg.com Oct 18 2018 02:33:54 14317509 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 +E-mail/PDF: cbp@onemainfinancial.com Oct 18 2018 02:31:44 14251238 One Main, 6801 Colwell BLVD, Irving, TX 75039-3198 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 18 2018 02:32:13 14421877 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTAL: 5 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Educational Credit Management Corporation, po box 16408 intp New Penn Financial LLC d/b/a Shellpoint Mortgage S WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine cr 14265387 BCAT 2014-4TT, c/o Shellpoint Mortgage Servicing, Po Box 10826 Greenville, South Carolina +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 cr* TOTALS: 4. * 1. ## 0

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

Harry A. Readshaw on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-4TT hreadshaw@eckertseamans.com, readshaw4@yahoo.com

Harry A. Readshaw on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2014-4TT hreadshaw@exkertseamans.com readshaw@vahoo.com

hreadshaw@eckertseamans.com, readshaw4@yahoo.com

Harry A. Readshaw on behalf of Interested Party New Penn Financial LLC d/b/a Shellpoint

Mortgage Servicing hreadshaw@eckertseamans.com, readshaw4@yahoo.com

James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-4TT bkgroup@kmllawgroup.com

Jeffrey S. Golembiewski on behalf of Debtor Diana M Onifer jgolembiewski@yahoo.com,

denisegole@yahoo.com

Jeffrey S. Golembiewski on behalf of Joint Debtor Michael S Onifer jgolembiewski@yahoo.com,

denisegole@yahoo.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I. Goldman on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-4TT bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

William E. Miller on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-4TT wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 11